

U.S. Bankruptcy Court  
Attn: Judge Shapero  
211 West Fort St.  
Detroit, MI 48226

**FILED**

**2010 AUG 27 A 8:49**

Re: Case #08-58965-wsd

**U.S. BANKRUPTCY COURT  
E.D. MICHIGAN-DETROIT**

Dear Judge Shapero,

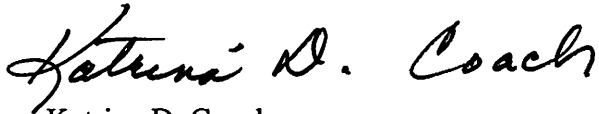
On August 5<sup>th</sup>, 2008 I went Weik and Associates, P.C., to file for bankruptcy case, which at the time qualified for Chapter 13. This petition was filed with the courts and a meeting was scheduled to meet with creditors. On September 12<sup>th</sup>, 2008, I sent my first payment to Tammy Terry, in the amount of \$558.00 by check, thereafter all other payments were automatically withdrawn from my paycheck every 2 weeks (bi-weekly). As of today they are still taking \$561.11 every 2 weeks from me. Around the 1<sup>st</sup> week in July I attempted to reach Weik and Associates to only find out they were now Chimko and Associates and at a new location, which I was totally unaware of. I met with an associate named June to go over my case, because I had accrued some additional doctor bills due to my Congestive Heart Failure surgery I had done on February 5<sup>th</sup>, 2010, and recovering from at the time of the meeting with June. At this time I found out that from September 2008, until current all of the monies that was being taken from me, which was over \$20,000 and was going to one creditor (Everhome Mortgage). This was not the plan I set up in my original consultation with Geoffrey Haveman, which was my counselor at the time. June and I met for over one hour and a half and she had no idea what was going on with my case and was unable to tell me what was going on. I asked that my file be transferred to someone else that could help me, and I was then given Erik Hamilton.

Now after speaking with Erik, only over the phone he still was unable to tell me why they were only paying the mortgage company. I then attempted to contact Tammy Terry, as well as the court clerk, who said it was listed as if I was trying to pay off my house, which was totally incorrect on Crystal Price's behalf, who was the one I met with in court. After receiving an itemized list from Erik Hamilton on how payments were disbursed, he indicated he also contacted the mortgage people who said I was \$8,000 behind at the time of the filing, which I dispute and so does the paper he mailed me. It stated a different total which I have included. I would like to know if I am entitled to a hearing on this matter to have my case revised without prejudice. Erik says the only way I can have payments decreased is to dismiss the Chapter 13 entirely and be penalized for 180 days or convert to a Chapter 7 if I am eligible.

Erik is awaiting my response on how to proceed with this. The error/ and or lack of communication is not my fault and should not be held accountable for any changes or charges that have to be made to correct this.

Please advice if this matter is adequate for the hearing I would like to have to revise my case?

Thank you in advance for your time.

A handwritten signature in black ink that reads "Katrina D. Coach". The signature is written in a cursive, flowing style.

Katrina D. Coach  
Encl/

## ARREARAGE

STATEMENT FILED ON BEHALF OF EVERHOME MORTGAGE COMPANY, IN THE CASE OF KATRINA DAWN COACH, DEBTOR(S), FOR CLAIM OF MORTGAGE DEBT (TOTAL) DUE COVERING PROPERTY LOCATED AT 11406 SORRENTO ST, DETROIT, MI 48227-5715.

6 payments at \$1,074.65 3/1/08 to 8/5/08	\$6,447.90
Escrow Shortage	
Total Late Charges	\$27.32
Inspection Fees	\$13.50
Appraisal Fees	
Suspense	
NSF Fees	
Tax Advance	
Hazard Insurance Advance	
Other Advance	
Attorney Fees and Costs	\$833.80
Post-Petition/Pre-Confirmation Bankruptcy Fees and Costs	\$300.00
	<u>\$7,622.52</u>

FILED  
2010 AUG 27 A 8:49  
U.S. BANKRUPTCY COURT  
E.D. MICHIGAN-DETROIT

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MICHIGAN		PROOF OF CLAIM
Name of Debtor: <b>Katrina Dawn Coach</b>		Case Number: <b>08-58965</b> Chapter # <b>13</b> <b>Tammy L. Terry, Trustee</b>
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property): <b>EverHome Mortgage Company</b>		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.  <b>Court Claim Number:</b> _____ <i>(If known)</i>  <b>Filed on:</b> _____
Name and address where notices should be sent: <b>Diana Larrondo</b> <b>EverHome Mortgage Company</b> <b>8100 Nations Way</b> <b>Jacksonville, FL 32256-4405</b> <b>Telephone Number: 909-251-4385</b>		
Name and address where payment should be sent (if different from above):		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.  <input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
<b>1. Amount of Claim as of Date Case Filed: \$91,919.69</b>  If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.  If all or part of your claim is entitled to priority, complete item 5.  <input checked="" type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		
<b>2. Basis for Claim: Mortgage/Note</b> (See instruction #2 on reverse side.)		<b>5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.</b>  Specify the priority of the claim.  <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).  <input type="checkbox"/> Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier – 11 U.S.C. §507(a)(4).  <input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. §507(a)(5).  <input type="checkbox"/> Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. §507(a)(7).  <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. §507(a)(8).  <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. §507(a)(____).  <b>Amount entitled to priority:</b> \$ _____  <small>*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</small>
<b>3. Last four digits of any number by which creditor identifies debtor: xxxxxx7466      T&amp;T#224843B02</b> <b>3a. Debtor may have scheduled account as: Everhome Mortgage</b> (See instruction #3a on reverse side.)		
<b>4. Secured Claim (See instruction #4 on reverse side.)</b> Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.  <b>Nature of property or right of setoff:      <input checked="" type="checkbox"/> Real Estate      <input type="checkbox"/> Motor Vehicle      <input type="checkbox"/> Other</b> <b>Describe:</b>  <b>Value of Property: Exceeds: \$91,919.69    Annual Interest Rate: 6.125%</b> <b>Amount of arrearage and other charges at time case filed included in secured claim, if any: \$7,622.52</b>  <b>Basis for perfection: Mortgage</b>  <b>Amount of Secured Claim: \$91,919.69</b>		
<b>6. Credits:</b> The amount of all payments on this claim has been credited for the purpose of making this proof of claim.		
<b>7. Documents:</b> Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See definition of "redacted" on reverse side.)  <b>DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.</b>  If the documents are not available, please explain:		
Date: December 1, 2008	<b>Signature:</b> The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address. /s/ Eva Goldstein (P63018) /s/ Shawn C. Drummond (P58471) /s/ Fatima Siddique (P70004) Attorney for EverHome Mortgage Company 31440 Northwestern Highway, Suite 200, Farmington Hills, MI 48334-2525, 248.642.2515, EasternECF@trottlaw.com	
Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.		FOR COURT USE ONLY

## TOTAL DEBT

STATEMENT FILED ON BEHALF OF EVERHOME MORTGAGE COMPANY, IN THE CASE OF KATRINA DAWN COACH, DEBTOR(S), FOR CLAIM OF MORTGAGE DEBT (TOTAL) DUE COVERING PROPERTY LOCATED AT 11406 SORRENTO ST, DETROIT, MI 48227-5715.

Principal Balance	\$86,052.05
Interest @ 6.125% 2/1/08 to 8/5/08(\$14.44 per diem)	\$2,700.33
Escrow Balance	
Escrow Advance	\$1,992.69
Escrow Shortage	
Total Late Charges	\$27.32
Inspection Fees	\$13.50
Appraisal Fees	
Suspense	
NSF Fees	
Tax Advance	
Hazard Insurance Advance	
Other Advance	
Attorney Fees and Costs **	\$833.80
Post-Petition/Pre-Confirmation Bankruptcy Fees and Costs	\$300.00
	<u>\$91,919.69</u>

** Foreclosure Fee \$585.00, Publication \$213.80, Posting \$35.00
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<b>08-58965-WSD KATRINA DAWN COACH</b> (xxx-xx-8701)		11406 SORRENTO • • DETROIT • MI • 48227	\$561.11 BW Bar Date(s):	12/15/2008 (has passed) 3/15/2009 (has passed)
Trustee: Tammy L. Terry		Attorney: CHIMKO & ASSOCIATES		Confirmed: 11/19/2008
				Case Status: Active (11/19/2013)

The data on these pages has not been audited and is provided for general information only.

**Financials**

Date	Payee	Payee Name	Source / Check	Description	Receipts	Disbursements
8/2/2010			CENGAGE 57549	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
8/2/2010	3	Everhome Mortgage	1288648	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$1,061.62
8/2/2010		TAMMY L. TERRY, TRUSTEE	1285254	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$60.60
7/19/2010			CENGAGE 90976	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
7/9/2010			CENGAGE 23087	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
7/1/2010	3	Everhome Mortgage	1279880	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$1,061.62
7/1/2010		TAMMY L. TERRY, TRUSTEE	1276607	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$60.60
6/21/2010			CENGAGE 55155	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
6/9/2010			CENGAGE 87675	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
6/1/2010	3	Everhome Mortgage	1271553	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$1,061.62
6/1/2010		TAMMY L. TERRY, TRUSTEE	1268371	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$60.60
5/26/2010			CENGAGE 20766	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
5/13/2010			CENGAGE 53337	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
5/3/2010	3	Everhome Mortgage	1263259	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$1,061.62
5/3/2010		TAMMY L. TERRY, TRUSTEE	1259941	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$60.60
4/27/2010			CENGAGE 86002	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
4/13/2010			CENGAGE 18440	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
4/1/2010	0	CHIMKO & ASSOCIATES	1258731	ATTORNEY FEE - MONTHLY DISBURSEMENTS		\$393.44
4/1/2010	3	Everhome Mortgage	1254693	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$1,198.99
4/1/2010		TAMMY L. TERRY, TRUSTEE	1251326	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$90.90
3/31/2010			CENGAGE 50753	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
3/16/2010			CENGAGE 83856	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	

3/3/2010			CENGAGE 19403	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
3/1/2010	3	Everhome Mortgage	1246357	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$1,061.62
3/1/2010		TAMMY L. TERRY, TRUSTEE	1243137	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$60.60
2/16/2010			CENGAGE 90693	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
2/2/2010			CENGAGE 25031	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
2/1/2010	3	Everhome Mortgage	1238290	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$1,061.62
2/1/2010		TAMMY L. TERRY, TRUSTEE	1235114	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$60.60
1/20/2010			CENGAGE 59217	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
1/5/2010			CENGAGE 95579	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
1/4/2010	3	Everhome Mortgage	1230226	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$1,061.62
1/4/2010		TAMMY L. TERRY, TRUSTEE	1226904	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$60.60
12/22/2009			CENGAGE 37251	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
12/9/2009			CENGAGE 74786	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
12/1/2009	3	Everhome Mortgage	1221936	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$1,061.62
12/1/2009		TAMMY L. TERRY, TRUSTEE	1218626	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$60.60
11/24/2009			CENGAGE 13798	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
11/10/2009			CENGAGE 52833	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
11/2/2009	3	Everhome Mortgage	1213480	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$1,061.62
11/2/2009		TAMMY L. TERRY, TRUSTEE	1210134	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$60.60
10/27/2009			CENGAGE 92238	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
10/14/2009			CENGAGE 30591	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
10/1/2009	3	Everhome Mortgage	1204870	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$1,592.43
10/1/2009		TAMMY L. TERRY, TRUSTEE	1201557	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$90.90
9/29/2009			CENGAGE 68035	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
9/15/2009			CENGAGE 05667	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
9/1/2009			CENGAGE 44415	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
9/1/2009	3	Everhome Mortgage	1196316	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$1,040.30
9/1/2009		TAMMY L. TERRY, TRUSTEE	1192876	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$81.92
8/17/2009			CENGAGE 84425	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	

8/4/2009			CENGAGE 23637	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
8/3/2009	3	Everhome Mortgage	1187670	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$1,040.30
8/3/2009		TAMMY L. TERRY, TRUSTEE	1184198	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$81.92
7/21/2009			CENGAGE 63799	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
7/6/2009			CENGAGE 94286	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
7/1/2009	3	Everhome Mortgage	1178702	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$2,839.90
7/1/2009		TAMMY L. TERRY, TRUSTEE	1175111	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$146.32
6/24/2009			HEWITT AS 66295	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
6/10/2009			HEWITT AS 65557	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
6/1/2009	3	Everhome Mortgage	1170226	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$1,067.23
6/1/2009		TAMMY L. TERRY, TRUSTEE	1166971	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$54.99
5/28/2009			HEWITT AS 64807	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
5/13/2009			HEWITT AS 64064	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
5/6/2009			US TREASU 64658	INCOME TAX REFUND CHECK	\$1,864.00	
5/1/2009	3	Everhome Mortgage	1162117	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$1,594.93
5/1/2009		TAMMY L. TERRY, TRUSTEE	1158871	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$82.18
4/30/2009			HEWITT AS 63323	EMPLOYER PAYROLL DEDUCTION CHECK	\$561.11	
4/16/2009			HEWITT AS 62589	EMPLOYER PAYROLL DEDUCTION CHECK	\$558.00	
4/1/2009			HEWITT AS 61852	EMPLOYER PAYROLL DEDUCTION CHECK	\$558.00	
4/1/2009	3	Everhome Mortgage	1153699	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$1,061.32
4/1/2009		TAMMY L. TERRY, TRUSTEE	1150126	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$54.68
3/19/2009			HEWITT AS 61062	EMPLOYER PAYROLL DEDUCTION CHECK	\$558.00	
3/5/2009			HEWITT AS 60336	EMPLOYER PAYROLL DEDUCTION CHECK	\$558.00	
3/2/2009	3	Everhome Mortgage	1145336	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$1,061.32
3/2/2009		TAMMY L. TERRY, TRUSTEE	1141938	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$54.68
2/23/2009			HEWITT AS 59619	EMPLOYER PAYROLL DEDUCTION CHECK	\$558.00	
2/4/2009			HEWITT AS 58899	EMPLOYER PAYROLL DEDUCTION CHECK	\$558.00	
2/2/2009	3	Everhome Mortgage	1136963	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$1,061.32
2/2/2009		TAMMY L. TERRY, TRUSTEE	1133507	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$54.68



1/22/2009			HEWITT AS 58192	EMPLOYER PAYROLL DEDUCTION CHECK	\$578.67	
1/8/2009			HEWITT AS 57514	EMPLOYER PAYROLL DEDUCTION CHECK	\$537.33	
1/2/2009	0	CHIMKO & ASSOCIATES	1132466	ATTORNEY FEE - MONTHLY DISBURSEMENTS		\$806.17
1/2/2009	3	Everhome Mortgage	1128757	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$255.15
1/2/2009		TAMMY L. TERRY, TRUSTEE	1125276	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$54.68
12/29/2008			HEWITT AS 56848	EMPLOYER PAYROLL DEDUCTION CHECK	\$558.00	
12/9/2008			HEWITT AS 56195	EMPLOYER PAYROLL DEDUCTION CHECK	\$558.00	
12/1/2008	0	CHIMKO & ASSOCIATES	1124137	ATTORNEY FEE - MONTHLY DISBURSEMENTS		\$2,975.25
12/1/2008		TAMMY L. TERRY, TRUSTEE	1116628	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$153.30
11/24/2008			HEWITT AS 55538	EMPLOYER PAYROLL DEDUCTION CHECK	\$558.00	
11/13/2008			HEWITT AS 54870	EMPLOYER PAYROLL DEDUCTION CHECK	\$558.00	
11/3/2008	1	AUTOMOTIVE CREDIT CORP	1108314	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$208.70
11/3/2008		TAMMY L. TERRY, TRUSTEE	1107782	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$10.75
10/30/2008			HEWITT AS 54205	EMPLOYER PAYROLL DEDUCTION CHECK	\$558.00	
10/15/2008			HEWITT 53531	EMPLOYER PAYROLL DEDUCTION CHECK	\$558.00	
10/1/2008			HEWITT AS 52844	EMPLOYER PAYROLL DEDUCTION CHECK	\$558.00	
9/15/2008			303	PERSONAL CHECK FROM DEBTOR/ONE DISBURSEMENT HOLD	\$558.00	
				<b>Totals:</b>	<b>\$29,869.74</b>	<b>\$29,308.63</b>